



Due Date: January 30, 2004

*Handwritten:* 2/11/04  
167

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: George R. Hood                      Examiner: Andrew J. Rudy  
Serial No.: 09/608,682                      Group Art Unit: 3627  
Filed: June 29, 2000                      Docket: 9011  
Title: RISK PROVISION IMPLEMENTATION FOR FINANCIAL PROCESSING IN  
A RELATIONAL DATABASE MANAGEMENT SYSTEM

<p>CERTIFICATE OF MAILING UNDER 37 CFR 1.10 'Express Mail' mailing label number: EV328818901US Date of Deposit: January 29, 2004 I hereby certify that this paper or fee is being deposited with the United States Postal Service 'Express Mail Post Office To Addressee' service under 37 CFR 1.10 and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.  By: <i>[Signature]</i> Name: Suzie McCleave</p>
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RESPONSE UNDER 37 C.F.R. §1.111

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated October 30, 2003, please enter the following remarks in the above-identified application.

**RECEIVED**  
FEB - 5 2004  
**GROUP 3600**